

## REMARKS

1. In response to the restriction requirement, the applicant elects Group 1, claims 1-26.

2. Claim 1 is amended to recite operations (R), (Au), (S). For example, the operation (R) may be performed by the recipient, the operation (Au) by the authorizer, and the operation (S) by the sender.

3. Claim 18 is amended to recite operations (R), (RAu), (Au), (S). For example, the operation (R) may be performed by the recipient, the operation (RAu) by the root authorizer, the operation (Au) by any authorizer, and the operation (S) by the sender.

3. If a fee is required for this submission, please charge the fee or any underpayment thereof, or credit any overpayment, to deposit account 50-2257.

Any questions regarding this case can be addressed to the undersigned at the telephone number below.

Certificate of Transmission: I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office (USPTO) via the USPTO's electronic filing system on September 15, 2008.

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Respectfully submitted,

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